

Honorable Robert D. Drain  
United States Bankruptcy Court for the Southern District of New York  
Debtors: Delphi Corp.  
Case Number: 05-44481

Feb. 7<sup>th</sup>, 2009

Dear Sir,

I am an active Delphi employee, but am nearing retirement. As you know, Delphi Corp. filed a motion with the U.S. Bankruptcy Court to discontinue healthcare and life insurance coverage for retirees. The notice also stated my Retiree Health Reimbursement Account (RHRA) would be eliminated. This account was established as part of the "deal" a couple of years ago when Delphi terminated health insurance coverage for retirees once they reach 65 years of age. I am contesting this motion for the following reasons:

- 1) The obligation Delphi has to provide health care coverage for retirees is time limited. Coverage for retirees is stopped when they reach age 65. And, retirees hired after 1993 do not receive health care coverage in retirement.
- 2) People hired after December 31, 1992 knew they would not receive health care coverage in retirement when they hired in so they have had time to plan for health care in retirement. People such as myself who were hired in the 70's or 80's were told by the company that we would receive health care coverage in retirement and now have no time to plan for providing ourselves and families with health care coverage after retirement. People who have already retired are in an even worse situation. It will cost some of them more than a third of their fixed income to continue their coverage.
- 3) The motion made by Delphi is for permanent elimination of health care benefits for salaried people who were promised this coverage when they retire. When the company recovers and the executives are receiving bonuses, it makes sense to me that the company would honor its commitment to provide health care coverage to the salaried employees who were promised coverage.

I am an HR employee, with nearly 25 years of employment, who hired into the company under GM and have dedicated my working career to making GM and then Delphi the best company I could. I've had opportunities over the years to work in other industries for other companies. Some of these offers were for a higher salary. I turned them down out of loyalty to my company. I expect some level of loyalty from my company.

I understand the extraordinary economic times that the company, as well as the automotive industry faces. Sacrifices are being made now and more will be necessary. However, I believe the permanent elimination of health care coverage for salaried retirees that were promised this coverage is not justified.

I appreciate you taking the time to consider my argument and ask that you not approve Delphi's motion to terminate health coverage for salaried employees that are counting on that coverage.

Respectfully,



Chuck McCoskey, MA CEAP  
Delphi E&S  
145 Westmorland Dr West  
Kokomo, Indiana 46901  
765-459-5070

Honorable Robert D. Drain  
United States Bankruptcy Court for the Southern District of New York  
Debtors: Delphi Corp.  
Case Number: 05-44481

Feb. 7<sup>th</sup>, 2009

Dear Sir,

On February 5<sup>th</sup>, 2009 I received a letter stating that Delphi Corp. filed a motion with the U.S. Bankruptcy Court to discontinue the salaried retiree's healthcare and life insurance coverage. In the filing, per the letter, it also stated that our Retiree Health Reimbursement Account (RHRA) would also be discontinued. This account was supposed to be set aside to purchase a supplement insurance policy once we turned 65 years of age and became Medicare eligible.

I am deeply saddened and disappointed by this news. As with myself and my fellow co-workers who gave 30 plus years of loyal service to the company, I feel that Delphi will be placing us in an extraordinary hardship. Due to our fixed income position, we do not have the monetary capability to purchase a healthcare plan independently without sacrificing the basic necessities of life, such as food and utilities.

Therefore, I am strongly contesting this motion by Delphi to discontinue the salary retiree healthcare coverage. I understand the extraordinary economic times that the company, as well as the automotive industry faces, but I believe that this will only put a further burden on an already overstretched Welfare and Medicare system. Not to mention the fact that thousands of retirees will now be faced with difficult choices, such as forgoing prescriptions or skipping meals in order to survive.

I believe you are a fair man. Being a salary Delphi employee, I have followed this bankruptcy since they filed. I believe you have done what is truly in the best interest of all stakeholders involved. That is why I am writing to you to say think about all the dedicated retirees and future retirees who spend weeks away from their families in order to see this company grow and prosper. It does not seem just, that in the United States of America, someone can work for 30 plus years and enter retirement worse off than when they started.

I appreciate your time and consideration of my contesting Delphi's motion to terminate the salaried retirees healthcare care plan.

Sincerely,



Chuck McCoskey, MA, CEAP  
Salary Employee  
Delphi E&S  
145 Westmorland Dr W  
Kokomo, In 46901